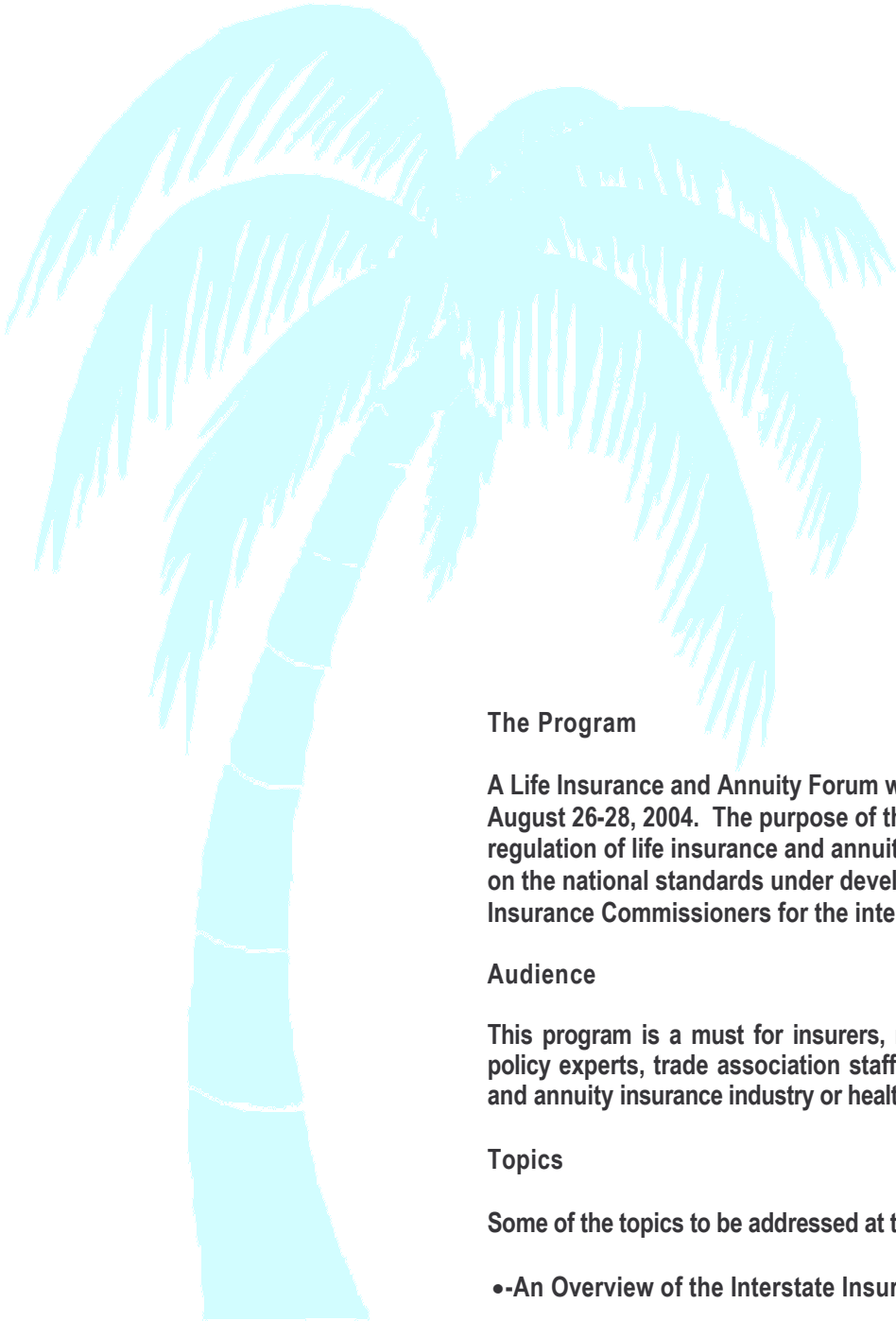


SAVE-THE-DATE

*Charleston Place Hotel
Charleston, South Carolina
August 26-28, 2004*



The Program

A Life Insurance and Annuity Forum will be held in Charleston, South Carolina August 26-28, 2004. The purpose of this forum is to discuss issues related to the regulation of life insurance and annuity products. Much of the discussion will focus on the national standards under development by the National Association of Insurance Commissioners for the interstate compact.

Audience

This program is a must for insurers, regulators, agents, life and annuity insurance policy experts, trade association staff, legislators and anyone interested in the life and annuity insurance industry or health insurance policy.

Topics

Some of the topics to be addressed at this Forum include:

- An Overview of the Interstate Insurance Product Regulation Compact
- National Standards for life insurance and annuity products including: individual life and annuity products, disability products and long-term care
- Point/Counterpoint: Is Mandatory Binding Arbitration Legal?
- Panel Discussion: Incontestability vs. The Fraud Exception
- Regulatory/Industry/Consumer Panel: Significant Issues Facing the Life Industry

Invited Speakers Include:

Commissioners, NAIC staff, industry and trade representatives working on the national standards and other issues related to the speed-to-market initiatives of the National Association of Insurance Commissioners.

Cancellation Policy

All meeting registration cancellations must be in writing to the attention of Richard Davis, c/o Capitol Consultants, Inc., P.O. Box 1763, Columbia, SC 29202 OR Email: bamerson@capconsc.com. A facsimile is acceptable: 803-252-0589. Refunds will not be processed until after September 1, 2004. A \$75 administrative fee will be charged for all refunds. Substitutions are welcome.

Tentative Agenda

Thursday, August 26, 2004		
5:30 pm-7:00 pm	Opening Reception	Charleston Place Hotel
Friday, August 27, 2004		
8:45 am-9:00 am	Opening Remarks	Ernst N. Csiszar President, National Association of Insurance Commissioners and Director, S. C. Department of Insurance
9:00 am-10:15 am	Overview of the Interstate Insurance Product Regulation Compact	Andy Beal General Counsel National Association of Insurance Commissioners
10:30 am-11:15 am	Overview of National Standards for Annuity Products	Member, National Standards Working Group
12:00 pm-1:15 pm	Luncheon	
1:30 pm-2:30 pm	Overview of National Standards for Disability Products	Member, National Standards Working Group
2:45 pm-3:30 pm	Overview of National Standards for Long Term Care Products	Member, National Standards Working Group
3:30 pm-4:30 pm	Point/Counterpoint: The Legality of Mandatory Binding Arbitration Provisions	Invited
Saturday, August 28, 2004		
8:30 am-9:30 am	Overview of National Standards for Life Insurance Products	Member, National Standards Working Group
9:30 am-10:15 am	Panel Discussion: Incontestability vs. The Fraud Exception	Invited
10:30 am-11:15 am	Regulator/Industry/Consumer Panel	Invited
11:30 pm-12:30 pm	Luncheon	
12:30 pm-1:00 pm	Closing Remarks	Walter Bell Commissioner State of Alabama

Registration(s)

Rate For All Attendees- \$400
Rate After August 13, 2004 -\$450

The registration fee includes informational materials, welcome reception, continental breakfast, lunch and morning/afternoon beverage breaks.

When paying by check please complete the conference registration form and send it with the appropriate fee to Richard Davis, c/o Capitol Consultants, Inc., PO Box 1763, Columbia, SC 29202 OR email: bamerson@capconsc.com. Processing will be delayed if sent to the incorrect address. The registration form can be found at www.doi.state.sc.us and www.loma.org. You may also fax the form to (803) 252-0589. Ms. Amerson can also be reached at (803)252-1087.

Registrations received after August 23, 2004 will be handled on-site. Have your check available.

Housing

LOMA has arranged a block of rooms at Charleston Place Hotel. You may reserve your hotel room by calling the hotel directly at 800-831-3490 or by e-mail at groupres@orientx.net. This hotel is located at 205 Meeting Street, Charleston, SC 29401-3107. The phone number is 843-722-4900 and the guest fax number is 843-722-0728. The room rate is \$150 for all attendees. The tax rate is 12%. The reserved room block expires Monday, August 2, 2004. **Rooms are limited and may sell out prior to this date. Register early.**